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**FAX COVER SHEET**

To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: September 13, 2005

Fax No.: 1-571-273-8300

Re: U.S. PATENT APPLICATION SERIAL NO. 10/045,080

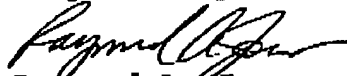
No. Pages: 28 (including cover)

Re: AMENDMENT AND RESPONSE TO OFFICE ACTION - U.S. PATENT  
APPLICATION SERIAL NO. 10/045,080

To Whom It May Concern:

Please find transmitted herewith an AMENDMENT AND RESPONSE TO  
OFFICE ACTION in the above-identified application.


Respectfully Submitted,



Raymond A. Joao  
Reg. No. 35,907

SEP 13 2005

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on September 13, 2005.

  
Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION  
HISTORY INFORMATION, ACCOUNT HISTORY  
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3627

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment and Response to Office Action in response to the Office Action, dated June 17, 2005, wherein the Examiner rejected Claims 11-19 in view of a prior art reference.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: